UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA

In Re: Wandalyn Loraine Arnett Alvin Arnett 2011 Northside Dr. Valdosta, GA 31602 Chapter 13

Case No: 19-71282-JTL

NOTICE OF OBJECTION TO CONFIRMATION

THE CHAPTER 13 TRUSTEE, KRISTIN HURST, HAS FILED DOCUMENTS WITH THE UNITED STATES BANKRUPTCY COURT, P.O. BOX 2147, COLUMBUS, GA 31902 (706) 649-7837 TO DENY CONFIRMATION OF YOUR CHAPTER 13 PLAN PURSUANT TO 11 U.S.C. SECTION 1324.

YOUR RIGHTS MAY BE AFFECTED. You should read these documents carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If not served with this notice in accordance with the Bankruptcy Code or the Federal Rules of Bankruptcy Procedure, a copy of the objection may be obtained upon written request to counsel for the Chapter 13 Trustee, Kristin Hurst or at the Clerk's office.

If you do not want the court to deny confirmation, or if you want the court to consider your views on the objection, then you or your attorney should attend the hearing scheduled to be held on:

January 21, 2020 at 12:00 pm located at: FEDERAL BUILDING, 2ND FLOOR U.S. COURTROOM N. PATTERSON STREET VALDOSTA, GA

If you or your attorney does not take these steps, the court may decide that you do not oppose the relief sought in the objection and may enter an order granting relief.

This notice is sent by the undersigned pursuant to M.D.GA. LBR 9004-1(C).

This 13th day of January 2020.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA

In Re: Wandalyn Loraine Arnett Alvin Arnett 2011 Northside Dr. Valdosta, GA 31602 Chapter 13

Case No: 19-71282-JTL

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have served a true and correct copy of the within and foregoing document (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, or (3) depositing it in the United States mail with first class postage attached thereto to all other interested parties not served by electronic means at their addresses shown below.

Wandalyn Loraine Arnett Alvin Arnett 2011 Northside Dr. Valdosta,GA 31602 Hall & Mullis, Pc

(Counsel for Debtor)

(Debtor)
This 13th day of January 2020.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA

In Re: Wandalyn Loraine Arnett Alvin Arnett 2011 Northside Dr. Valdosta, GA 31602 Chapter 13

Case No: 19-71282-JTL

OBJECTION TO CONFIRMATION

Now comes the Standing Chapter 13 Trustee and shows the following:

At the time of filing bankruptcy, mortgage payments were more than four months in arrears . Pursuant to the local Rule, the current mortgage payment must be paid through the plan .

WHEREFORE, the Trustee prays that confirmation of the Chapter 13 case be denied .

This 13th day of January 2020.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA

In Re: Wandalyn Loraine Arnett Alvin Arnett 2011 Northside Dr. Valdosta, GA 31602 Chapter 13

Case No: 19-71282-JTL

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have served a true and correct copy of the within and foregoing document (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, or (3) depositing it in the United States mail with first class postage attached thereto to all other interested parties not served by electronic means at their addresses shown below.

Wandalyn Loraine Arnett Alvin Arnett 2011 Northside Dr. Valdosta,GA 31602 Hall & Mullis, Pc

(Counsel for Debtor)

(Debtor) This 13th day of January 2020.

/s/ John Gilson

John Gilson GA Bar No. 295360 for CHAPTER 13 TRUSTEE